

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Enmanuel Pena | Social Security number or ITIN | xxx-xx-5179 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | Bianca E. Pena | Social Security number or ITIN | xxx-xx-1792 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-29778-VFP | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Enmanuel Pena
aka PENA SANCHEZ, EMANNUEL

Bianca E. Pena
aka VELEZ, BIANCA E.

1/24/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Enmanuel Pena
Bianca E. Pena
DebtorsCase No. 19-29778-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 58

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db/jdb Enmanuel Pena, Bianca E. Pena, 378 Joralemon St, Belleville, NJ 07109-2166
 518520680 ACCOUNT SERVICE DEPARTMENT, PO Box 731, Mahwah, NJ 07430-0731
 518520681 AFFIRM OPERATION LOANS III TRUST, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
 518520683 ASSET RECOVERY SOLUTIONS, LLC, 2200 E Devon Ave Ste 200, Des Plaines, IL 60018-4501
 518520684 BANK OF AMERICA, 205 Bryant Woods S, Amherst, NY 14228-3609
 518520685 BRIGHTWATER CAPITAL LLC, 850 Concourse Pkwy S Ste 120, Maitland, FL 32751-6144
 518520689 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)
 518520697 CREDIT CONTROL, LLC, PO Box 31179, Tampa, FL 33631-3179
 518520691 ++CitiBank,Na, 500 Summit Lake Dr # 400, Valhalla, NY 10595-2321
 518520698 DOYLE & HOEFS, LLC, 2043 Springwood Rd, York, PA 17403-4836
 518520700 FMS INC., PO Box 707600, Tulsa, OK 74170-7600
 518520702 GENPATH HEALTH COMPANY, PO Box 21134, New York, NY 10087-1134
 518520703 JP MORGAN CHASE BANK, NA, PO Box 722929, Houston, TX 77272-2929
 518520704 KEARNY EMS, PO Box 949, Matawan, NJ 07747-0949
 518520705 LENDINGCLUB CORP., 2200 E Devon Ave Ste 200, Des Plaines, IL 60018-4501
 518520710 MERCANTILE, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900
 518520712 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 518520719 SALLIE MAE BANK INC, PO Box 3229, Wilmington, DE 19804-0229
 518520720 SAMSUNG FINANCING PROGRAM, PO Box 731, Mahwah, NJ 07430-0731
 518520722 Synchrony Bank, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 518520725 Synchrony Bank, PO Box 12914, Norfolk, VA 23541-0914
 518520721 Synchrony Bank, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
 518520724 Synchrony Bank, FMS INC., PO Box 707600, Tulsa, OK 74170-7600
 518520726 Synchrony Bank / CARE CREDIT VISION, 63 E 11400 S # 408, Sandy, UT 84070-6705
 518520728 US DEPT OF ED/ GLELSI, PO Box 7860, Madison, WI 53707-7860
 518520729 USSA SAVING BANK, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2020 00:53:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg ++E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 25 2020 00:53:12 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr ++EDI: ATLASACQU.COM Jan 25 2020 05:18:00 Atlas Acquisitions LLC, AttnL Avi Schild,
 294 Union Street, Hackensack, NJ 07601-4303
 cr ++EDI: RMSC.COM Jan 25 2020 05:18:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 518520682 EDI: URSI.COM Jan 25 2020 05:18:00 ALLTRAN FINANCIAL LP, PO Box 722929,
 Houston, TX 77272-2929
 518559083 ++EDI: ATLASACQU.COM Jan 25 2020 05:18:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 518520686 EDI: CAPITALONE.COM Jan 25 2020 05:18:00 CAPITAL ONE/LORD & T, 1680 Capital One Dr,
 McLean, VA 22102-3407
 518520687 ++E-mail/Text: bankruptcy@cvps.com Jan 25 2020 00:53:45 CAVALRY PORTFOLIO SERVICE,
 500 Summit Lake Dr # 400, Valhalla, NY 10595-2322
 518520688 EDI: WFNNB.COM Jan 25 2020 05:18:00 CB/EXPRESS, PO Box 182789, Columbus, OH 43218-2789
 518520690 EDI: CHASE.COM Jan 25 2020 05:18:00 CHASE CARD, CHASE CARD, PO Box 15298,
 Wilmington, DE 19850-5298
 518520692 EDI: WFNNB.COM Jan 25 2020 05:18:00 COMENITY BANK/KAY, 3100 Easton Square Pl,
 Columbus, OH 43219-6232
 518520693 EDI: WFNNB.COM Jan 25 2020 05:18:00 COMENITY BANK/LIMITED, PO Box 182789,
 Columbus, OH 43218-2789
 518520694 EDI: WFNNB.COM Jan 25 2020 05:18:00 COMENITY BANK/VCTRSSEC, PO Box 182125,
 Columbus, OH 43218-2125
 518520695 EDI: WFNNB.COM Jan 25 2020 05:18:00 COMENITY BANK/VICTORI, PO Box 182789,
 Columbus, OH 43218-2789
 518520696 E-mail/Text: kzoepfel@credit-control.com Jan 25 2020 00:53:17 CREDIT CONTROL, LLC,
 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
 518520699 EDI: FSAE.COM Jan 25 2020 05:18:00 FIRSTSOURCE, 205 Bryant Woods S,
 Amherst, NY 14228-3609
 518520701 EDI: FORD.COM Jan 25 2020 05:18:00 FRD MOTOR CR, FORD MOTOR CREDIT, PO Box 542000,
 Omaha, NE 68154-8000
 518520708 E-mail/PDF: resurgentbknofications@resurgent.com Jan 25 2020 00:55:32 LVNV FUNDING LLC,
 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
 518520707 EDI: TFSR.COM Jan 25 2020 05:18:00 Lexus Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 518520706 EDI: TFSR.COM Jan 25 2020 05:18:00 Lexus financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 518520709 EDI: TSYS2.COM Jan 25 2020 05:18:00 MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218
 518520711 E-mail/Text: kmorgan@morganlaw.com Jan 25 2020 00:54:10 MORGAN, BORNSTEIN & MORGAN,
 1236 Brace Rd Ste K, Cherry Hill, NJ 08034-3229

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 58

Date Rcvd: Jan 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

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|-----------|---|--|
| 518520714 | EDI: NFCU.COM Jan 25 2020 05:18:00 | NAVY FEDERAL CR UNION, PO Box 3700, Merrifield, VA 22119-3700 |
| 518520713 | EDI: NFCU.COM Jan 25 2020 05:18:00 | NAVY FEDERAL CR UNION, 820 Follin Ln SE, Vienna, VA 22180-4907 |
| 518520715 | EDI: NFCU.COM Jan 25 2020 05:18:00 | NAVY FEDERAL CREDIT UNION, PO Box 3000, Merrifield, VA 22119-3000 |
| 518520716 | E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 25 2020 00:56:30 | OLLO/CWS, PO Box 9222, Old Bethpage, NY 11804-9222 |
| 518520717 | EDI: PRA.COM Jan 25 2020 05:18:00 | PORFOLIO RECOVERY, 120 Corporate Blvd # 100, Norfolk, VA 23502-4952 |
| 518520718 | EDI: PRA.COM Jan 25 2020 05:18:00 | PORFOLIO RECOVERY ASSOCIATES, PO Box 12914, Norfolk, VA 23541-0914 |
| 518520927 | +EDI: RMSC.COM Jan 25 2020 05:18:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 518520723 | EDI: RMSC.COM Jan 25 2020 05:18:00 | Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004 |
| 518520727 | EDI: TFSR.COM Jan 25 2020 05:18:00 | TOYOTA MOTOR CREDIT, PO Box 9786, Cedar Rapids, IA 52409-0004 |
| 518520730 | EDI: BLUESTEM Jan 25 2020 05:18:00 | WEBBANK/FINGERHUT, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820 |

TOTAL: 32

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Raymond Perkins on behalf of Trustee Eric Raymond Perkins eperkins@becker.legal, nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Eric Raymond Perkins eperkins@becker.legal, nj42@ecfcbis.com; tcolombini@becker.legal; eperkins@becker.legal
Michelle Roman on behalf of Joint Debtor Bianca E. Pena romanandassociatesllc@gmail.com
Michelle Roman on behalf of Debtor Emmanuel Pena romanandassociatesllc@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7